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Gender and climate change

Experience in implementing gender-responsive financial instruments and methodologies, and available capacity-building in this regard

Synthesis report by the secretariat

Summary

This report synthesizes submissions from Parties and relevant organizations on experience in implementing gender-responsive financial instruments and methodologies, and available capacity-building in this regard. The report identifies the increasing integration of gender-responsive climate finance approaches into and application of approaches within public financial management systems, national budgeting processes, and public and private financing frameworks, and the importance of gender-responsive climate finance in direct access modalities for national climate funds and for decentralized grants and highly concessional financing. It outlines the operational challenges that restrict the equitable flow of climate finance towards addressing the needs of women and girls and people and communities in vulnerable situations; highlights the integral role of capacity-building in the design, implementation and monitoring of gender-responsive climate finance; and presents opportunities identified by stakeholders for strengthening gender-responsive climate finance, including the flow thereof, its impact and relevant capacity-building.



Abbreviations and acronyms

AI	artificial intelligence
CBT	climate budget tagging
COP	Conference of the Parties
DAE	direct access entity
FPIC	free, prior and informed consent
GESI	gender equality and social inclusion
GRB	gender-responsive budgeting
IGO	intergovernmental organization
LGBTI+	lesbian, gay, bisexual, transgender, intersex, and other sexually and gender-diverse persons
MDB	multilateral development bank
MSMEs	micro-, small and medium-sized enterprises
NCQG	new collective quantified goal on climate finance
PFM	public financial management
SRHR	sexual and reproductive health and rights

I. Introduction

A. Mandate

1. COP 30 recognized that gender-responsive implementation and means of implementation of climate policy and action can enable Parties to raise ambition, as well as enhance gender equality, and just transition of the workforce and the creation of decent work and quality jobs in accordance with nationally defined development priorities. Moreover, it acknowledged that differentiated impacts of climate change and opportunities for all women and girls, including Indigenous women, women from local communities, migrant women, women with disabilities, women smallholder farmers and women from rural and remote communities, are shaped by multidimensional factors.^{1, 2}

2. COP 30 adopted the Belém gender action plan for 2026–2034,³ which includes a priority area (D) on gender-responsive implementation and means of implementation. Deliverable D.1.1 of the plan refers to submissions from Parties and relevant organizations on experience in implementing gender-responsive financial instruments and methodologies, and available capacity-building in this regard, in support of activity D.1, sharing experience of and supporting capacity-building for using public finance instruments and methodologies, such as GRB, to advance gender-responsive climate policies, plans, strategies and actions, as appropriate. Deliverable D.1.2 of the plan refers to the secretariat preparing a synthesis report on those submissions.

B. Scope and approach

3. A total of 22 submissions⁴ had been received as at 30 July 2026 in response to the call for the submissions referred to in paragraph 2 above: 8 from Parties or groups of Parties,⁵ representing a total of 45 countries; 1 from a UNFCCC constituted body;⁶ 1 from a UNFCCC constituency;⁷ 2 from United Nations organizations;⁸ 3 from admitted IGOs;⁹ 6 from admitted non-governmental organizations, with 4 representing compiled submissions from civil society groups;¹⁰ and 1 from a non-admitted entity.¹¹

4. The synthesis of the submissions is structured in this report according to several operational dimensions of finance, including enabling conditions, and financial modalities, methodologies and instruments, with the objective of taking stock of progress and challenges in relation to gender-responsive climate finance. The report highlights examples of capacity-building in the context of implementing gender-responsive financial instruments and methodologies; and presents options for further developing and strengthening processes and modalities in the context of gender-responsive climate finance.

¹ The submissions referred to in para. 3 below explicitly refer to age, race, ethnicity, indigeneity, disability, sexual orientation, gender identity, gender expression, sex characteristics, and socioeconomic and rural status.

² Decision 7/CP.30, second and third preambular paragraphs.

³ Decision 7/CP.30, para. 6. The plan is contained in the annex to that decision.

⁴ Available at <https://submissions.unfccc.int> (in the search field, type “gender”).

⁵ Australia, Brazil, Ethiopia, European Union, Iceland, Philippines, Independent Association for Latin America and the Caribbean, and Environmental Integrity Group.

⁶ Paris Committee on Capacity-building.

⁷ Women and gender constituency.

⁸ United Nations Development Programme and United Nations Population Fund.

⁹ Coalition for Disaster Resilient Infrastructure, Global Green Growth Institute and International Centre for Integrated Mountain Development.

¹⁰ Coalition of Brazilian feminist civil society organizations; CARE; Geledés Black Women’s Institute; Laboratory of the Climate Observatory: gender and climate justice working group; Out for Sustainability, Koppa – The LGBTI+ Economic Power Lab, and GiveOut; and Women’s Land Rights Initiative.

¹¹ 2X Global.

C. Possible action by the Conference of the Parties

5. The COP may wish to consider the information herein and invite Parties to consider using it when monitoring progress in strengthening gender-responsive climate finance.

II. Synthesis

A. Gender-responsive climate finance

6. The submissions indicate that gender-responsive climate finance is understood by stakeholders as the allocation of climate finance in a manner that integrates gender considerations into all financial processes. Approaches to gender-responsive climate finance go beyond technical compliance, risk management and application of safeguards to addressing gendered power dynamics and structural inequalities (such as discriminatory land rights and exclusion from access to finance) and aligning finance flows with human rights and climate justice. A fundamental duality of gender-responsive climate finance is apparent in the submissions: it encompasses both targeted, stand-alone programmes that address specific gender-related finance needs, and systemic PFM architectures that embed gender and equity in fiscal operations and are increasingly being integrated into the private financial sector via modalities for blended financing and impact investing.

7. The submissions reflect the view that gender-responsive climate finance seeks to address gender inequality and consider the multidimensional factors of the gender-differentiated impacts of climate change. They highlight approaches to gender-responsive climate finance that improve access to climate finance and strengthen the agency, leadership and participation of women and people in vulnerable situations in climate action and decision-making. Furthermore, the submissions emphasize the necessity for integrating gender considerations into climate finance in an explicit and comprehensive rather than an ad hoc manner and identify gender equality and social equity as an essential characteristic and performance criterion for effective mobilization and provision of climate finance.

8. Gender-responsive climate finance relies on a robust foundation of enabling conditions and targeted financial delivery modalities. While each modality serves a distinct operational function across international, national and subnational architectures, the submissions highlight the importance of their complementarity in advancing gender-responsive climate action. Effective and just climate financing is achieved when these mechanisms reinforce one another: public finance systems provide the enabling framework, direct access mechanisms empower local leadership, and concessional finance can help to mobilize additional capital, supported by sustained capacity-building for all stakeholders.

9. While progress continues to be made in policymaking and practice related to gender-responsive climate finance, the submissions indicate that challenges remain regarding its availability and scale. Most discuss these shortfalls in the context of structural factors within the climate finance architecture, including limitations on public grant-based financing and operational constraints related to strengthening and increasing the number of direct access modalities available in the context of multilateral climate funds, MDBs, bilateral channels and domestic allocations.

10. Despite women, Indigenous Peoples and local communities leading local adaptation initiatives, the submissions indicate that their access to climate funds remains constrained by high funding thresholds and accreditation and fiduciary requirements they often do not meet. Grant facilities targeting grass-roots groups remain small or medium in scale, while large-scale grant facilities aimed at achieving gender-just solutions remain scarce.

11. The submissions highlight the need for consistent grant-based, non-debt financing (including official development assistance) to ensure the provision and mobilization of finance without additional burden on national or local public balance sheets. Many submissions point out that high debt servicing creates pressure on public spending that leads

to austerity measures, particularly in public service sectors.¹² Several submissions cite evidence that reliance on non-concessional debt and onerous credit lines deepens domestic indebtedness and disproportionately shifts financial distress and an uncompensated care burden onto women and people in vulnerable situations, with these impacts being further exacerbated during climate shocks and having longer-term implications for climate resilience.

12. Another challenge across both public and private climate finance frameworks lies in the framing of women, youth, Indigenous Peoples, and local communities. While public frameworks persistently label these groups as passive victims or vulnerable beneficiaries, private sector models often consider women primarily as consumers, borrowers of finance or market participants, without addressing entrenched gendered inequalities. The submissions suggest that, by limiting the positioning of those groups as strategic climate actors, leaders and innovators defining their own resilience pathways, financial institutions may continue to underfund the solutions they propose.

13. The submissions identify persistent gaps in qualitative and quantitative gender-disaggregated data, including on the multidimensional factors of the gender-differentiated impacts of climate change, as limiting the analysis for the precise targeting of finance to those in need. However, the submissions overwhelmingly stress that data limitations should not constitute a justification for delaying the provision of finance; rather, building data collection and analytical capacity should be recognized as an urgent investment priority.

B. Enabling conditions for gender-responsive climate finance

14. The submissions reveal a paradigm shift in climate governance, wherein gender-responsiveness is seen no longer as an optional secondary objective but rather as an indispensable enabling condition for effective, equitable and sustained climate finance flows with impact. Translating this intention for gender-responsive climate finance into practice is reported in the submissions to rely on an enabling environment that integrates gender through legally binding mandates, cohesive policies, robust institutional arrangements and whole-of-society engagement mechanisms.

1. Legal frameworks

15. The submissions indicate that some Parties are recognizing gender equality and human rights in developing both overarching statutory and climate-specific legislation. Six Parties¹³ have legal mandates requiring gender equality to be integrated into all public policies and the national budget, establishing a statutory baseline for environmental action and financing.

16. Furthermore, six Parties¹⁴ have enacted climate-specific legislation with embedded gender considerations. National framework laws on climate change enshrine climate equity principles, mandate formal inter-institutional coordination with ministries responsible for gender issues during climate change planning and enforce gender-balanced governance structures. Legislation has also provided for the establishment of national climate funds that have a legal mandate to align capital distribution and resource allocation with gender and social equity standards and criteria.

17. Six Parties¹⁵ have laws related to PFM and the national budget that refer to gender, which enables strengthened application of gender tools, such as gender analysis, gender budget guidelines, ex ante gender impact assessments, attribution scoring and budget expenditure statements, in annual budgets and increased recognition of gender as integral rather than an add-on to PFM broadly and climate finance more specifically.

¹² Such as services related to social protection, health, SRHR, agriculture, water, education, care, just transition, and recovery from loss and damage.

¹³ Belgium, Iceland, Ireland, Philippines, Spain and Sweden.

¹⁴ Brazil, Chile, Colombia, Guatemala, Peru and Philippines.

¹⁵ Brazil, Iceland, Ireland, Philippines, Portugal and Spain.

2. Planning and policy coherence

18. The submissions indicate that Parties are embedding gender equality in overarching policy frameworks, multi-year strategies and institutional mandates relating to national programming and international cooperation.

19. Gender is being mainstreamed in policies beyond the traditional social domains into economically and environmentally important sectors such as mining, energy, agriculture, biodiversity, forestry, transport, housing, water, manufacturing, waste and rural development. Ministries have enacted sector-specific gender equality policies and action plans to establish institutional foundations for participatory, gender-responsive climate action across mitigation, adaptation and just transition.

20. The submissions highlight progress in incorporating gender into high-level climate commitments, including nationally determined contributions, national adaptation plans, low-emission development strategies, and regional climate and environmental cooperation frameworks.¹⁶ High-level climate strategies and plans are increasingly being implemented using a variety of context-specific and specialized gender-responsive instruments.¹⁷

3. Gender data and analysis

21. The submissions underscore the vital role that gender-disaggregated data and gender analysis play, by indicating gender-differentiated vulnerabilities and responses to climate impacts that can be used to target financial needs, in enabling gender-integrated climate finance policymaking, tool design and planning.

4. International cooperation

22. The submissions indicate that countries engaging in development cooperation and providing climate finance prioritize gender equality in such support and develop policies, strategies and action plans to guide them in this regard. Structured gender screening methodologies, analyses that take into account the multidimensional factors of the gender-differentiated impacts of climate change, climate project gender action plans and inclusive gender-responsive cooperation principles have been deployed to strengthen gender equality outcomes in international climate portfolios via multilateral and bilateral financial channels.

23. International development finance institutions and implementing entities align country-level programming with global mandates, such as under the Belém gender action plan and its predecessors, with the submissions indicating that multilateral and bilateral channels directly support partner countries in developing or implementing gender-responsive components of nationally determined contributions and national adaptation plans. The submissions point to increasing provision of financial support for just transition and social protection strategies, with several emphasizing the respective submitters' intention to strengthen multilateral initiatives and partnerships that enhance inclusive climate governance and improve access to climate finance for women, and people and groups in vulnerable situations.

24. Multilateral, intergovernmental and international development organizations have formulated strategies that systematically link gender equality with climate objectives and thus play a pivotal role in establishing the enabling environment for gender-responsive climate policy and action. The submissions detail how such international implementing entities have aligned institutional planning with global mandates, including the Belém gender action plan, in direct response to calls from both Parties and accredited implementing entities of climate funds seeking gender-responsive approaches to climate finance and gender-transformative outcomes. Submissions from IGOs serving as implementing entities, such as the United Nations Population Fund, the Global Green Growth Institute and the International Centre for Integrated Mountain Development, indicate that such approaches are being embedded as core

¹⁶ For example, the Regional Agreement on Access to Information, Public Participation and Justice in Environmental Matters in Latin America and the Caribbean (also known as the Escazú Agreement).

¹⁷ Such instruments for operationalization have been formulated by Brazil, Colombia, Costa Rica, the Dominican Republic, Ecuador, Guatemala, Haiti, Jamaica, Mexico, Panama, Peru and the Philippines.

organizational mandates via multi-year organizational strategic plans and GESI strategies to guide institutional accountability and country-level implementation.

5. Institutional architecture

25. The submissions indicate that countries are establishing coordination structures to institutionalize gender expertise within central climate authorities and support the bridging of policy development and implementation. Submissions from Parties highlight that some countries have created units within climate and environment ministries to provide specialized guidance on gender equality in relation to climate action and climate finance mechanisms, or designated gender specialists in advisory roles for the same purpose.

26. The submissions highlight that gender machineries, including gender equality directorates within ministries, national commissions for women, specialized gender and women's rights units in line agencies, and gender focal point systems, are being embedded in national climate governance and have played a crucial role in recent climate governance and finance processes in terms of provision of technical gender expertise, policy coordination, ex ante vetting of climate project pipelines, and oversight for gender-responsive PFM. In the submissions gender machineries are detailed as being involved in national inter-agency climate committees, round tables and coordination units that include representatives of climate, environment and gender authorities.¹⁸ Further, the submissions refer to increased recognition and integration of gender in cross-sectoral strategies led by gender machineries, leading to more explicit sectoral connections, which enables pathways for sector-specific gender-responsive climate finance.¹⁹

27. The submissions emphasize the importance of establishing national gender and climate change focal points alongside gender units in line ministries, departments and agencies, and gender or GESI focal points at the subnational level. The designation and support of focal points is seen as fostering country ownership and integration of the role and internal gender-related technical capacity, with the submissions providing evidence of how these roles are ensuring that multisectoral climate project pipelines incorporate gender criteria prior to allocation of finance.

28. Inter-agency climate finance working groups link ministries of finance, environment and gender to align policy development and operationalize budget tagging. Regional platforms such as the Forum of Ministers of Environment of Latin America and the Caribbean promote cross-border technical exchange, including sharing of gender and financial tools.

29. The submissions describe approaches to GRB that are coordinated across ministries and institutions. Such approaches include establishing cross-ministerial mandates for budget planning, creating gender units within institutions specializing in climate governance, and fostering multi-agency networks focused on gender budget tagging and gender and climate policy alignment.

30. The submissions underscore the vital role that institutional arrangements incorporating gender machineries or approaches guided by gender specialists play in coordinating gender-responsive climate action and financing by defining clear roles and responsibilities; strengthening internal technical capacities; and monitoring progress in implementing national and international gender commitments related to public policy, national budgets and climate finance.

6. Inclusive participation and engagement

31. Sustaining gender-responsive climate finance depends on establishing robust, inter-institutional governance arrangements that ensure the meaningful participation of diverse stakeholders, including those in vulnerable situations, so that the groups most directly affected by climate impacts can influence both policy design and the allocation of financial resources.

¹⁸ As evidenced by examples from Brazil, Chile, Colombia, Costa Rica, Ethiopia, Guatemala, Iceland, Papua New Guinea, Peru, the Philippines, Spain and Sweden.

¹⁹ As evidenced by examples from Brazil, Costa Rica, the Philippines and Sweden.

32. Some Parties²⁰ have established statutory parity criteria and advisory seats for women's organizations and Indigenous Peoples on national sustainability councils and climate commissions.

33. The submissions highlight the importance of structured consultations and engagement mechanisms that bring together women and gender-related civil society organizations and networks with ministries, departments and agencies overseeing affairs of gender, social development, health, Indigenous Peoples and local communities, and people of African descent. Addressing structural barriers to participation is seen as requiring practical support such as temporary provisions for caregivers, as well as the securing of land and territorial tenure rights and the enforcement of FPIC protocols for Indigenous women and youth.

34. Institutionalized participatory processes and co-designed benefit-sharing mechanisms enable women and girls, including Indigenous women, women from local communities, migrant women, women with disabilities, women smallholder farmers and women from rural and remote communities, to inform and manage climate finance decision-making. By leading local planning, identifying investment priorities and managing community-based monitoring and accountability mechanisms, women move beyond being consulted to directly receiving and managing financial resources for climate action.

35. As noted previously, a critical structural barrier in climate finance architectures highlighted in the submissions is the persistent framing of women and people and communities in vulnerable situations as inherently vulnerable, passive beneficiaries or market consumers rather than strategic decision makers and climate leaders. While international narratives increasingly acknowledge that the differentiated impacts of climate change and opportunities for all women and girls are shaped by multidimensional factors, actual capital flows and private sector financing models do not reflect this shift and continue to consider women only as microborrowers or end users of finance, without addressing underlying structural barriers to their participation in climate decision-making processes.

36. Some submissions stress that gender-responsive climate finance should consider such multidimensional factors and socioeconomic inequalities, and explicitly recognize the lived experience and contributions of historically disadvantaged groups. The submissions note that current analytical and financing frameworks are seen to be insufficient in this regard and recommend that climate finance institutions strengthen their approaches to integrating consideration of multidimensional factors.

C. Public financial management and gender-responsive budgeting

37. The submissions document how Parties are progressing in transitioning from less formal to legally mandated GRB architectures institutionalized by central financial authorities. By embedding GRB in core PFM systems and annual budget cycles, governments increasingly apply gender tools and criteria in a systematic rather than ad hoc manner with the aim of ensuring that public spending progresses in addressing structural gender inequalities.

1. Tools, methodologies and analytical frameworks for budgeting

38. The submissions that refer to GRB view it as a methodology for mainstreaming gender equity in revenue generation, resource allocation and budget execution. The examples cited indicate that central finance ministries require annual national budgets to be accompanied by gender impact assessments, sectoral gender analysis tools and gender budget statements. These requirements establish gender and social equity as a prerequisite and a quality and performance criterion for projects in publicly funded portfolios. GRB is noted in some submissions to have been extended from traditional social sectors and specifically applied in climate sectors, including energy, transport, agriculture, water and infrastructure.

39. The submissions indicate that line agencies and planning authorities complement PFM mandates for GRB by deploying sector-specific tools for evaluating and scoring

²⁰ Brazil, Chile, Peru and Philippines.

designed projects on how gender equality is integrated to determine gender budget attribution.²¹ Additional specialized frameworks for GRB include the tools of the United Nations Population Fund aimed at supporting countries in designing GRB systems that integrate consideration of SRHR; and the GRB framework of the Coalition for Disaster Resilient Infrastructure, which serves to incorporate gender considerations into public investment appraisals, including by applying vulnerability-weighted allocations, service continuity indicators and public–private partnership disclosures. The Global Green Growth Institute, in partnership with the Rwanda Environment Management Authority, is using the IWACU GESI monitoring platform, an AI-driven model to simulate and project gender outcomes for nationally determined contribution sectoral investment pipelines, thus informing decisions on gender-responsive resource allocation.

2. Climate budget tagging and sustainable finance taxonomies

40. Countries have adapted their PFM tools for managing climate finance at the national level, and some have linked GRB with national CBT systems²² or public sustainable finance taxonomies.^{23, 24} Rather than operating in institutional silos, financial management systems in those countries deploy dual-tagging mechanisms aligning CBT with sectoral gender budget attribution scores to trace how public allocations simultaneously improve climate resilience and gender equality.

41. The submissions draw attention to the value of finance taxonomies expanding in scope beyond purely environmental classifications to serve as comprehensive frameworks for orienting public and private spending. Pioneering frameworks, such as that developed by Brazil, embed cross-cutting gender and racial equity indices in national finance taxonomies. Evaluating national expenditures against those social metrics ensures that public and private sustainability investments deliver measurable socioeconomic benefits and support just transitions, although some submissions emphasize the ongoing need to refine operational indicators under PFM tracking systems to better capture qualitative impacts.

3. Gender-responsive budgeting in the context of international cooperation and development finance

42. The submissions indicate that, in international cooperation and climate finance, donor countries, development finance institutions and IGOs increasingly use GRB, or elements thereof, as well as mandatory gender criteria for implementing organizations, at all stages of climate finance decision-making. The strategies of bilateral donors require gender analyses, gender action plans and budget allocations for engaging gender experts during climate project preparation, execution and monitoring.

43. Regarding operationalization of GRB, the submissions describe software that enables GESI budgeting, and weighted budget markers for tracking allocations and expenditures against gender equality outcomes, thus enhancing internal institutional transparency and evidence-based decision-making throughout the project planning, implementation and reporting cycle.

²¹ For example, to determine gender budget attribution the Philippines developed the Harmonized Gender and Development Guidelines to provide evaluation scales for proposed sectoral projects, including climate change adaptation and mitigation projects, which undergo point-based scoring of gender integration to determine proportional fiscal attribution. Project developers are incentivized to embed robust gender measures in their projects in order to unlock higher fiscal allocations. The scores are independently verified by national gender machinery entities and formally logged in State audits.

²² Indonesia, Panama, Philippines and Portugal.

²³ Throughout this report, “sustainable finance taxonomies” serves as an umbrella term for standardized, science-based classification systems that categorize environmentally and socially sustainable economic activities across public and private markets, also inclusive of “green taxonomies” reported in the submissions. “Public sustainable finance taxonomies” refers to official, State-led or government-issued taxonomy frameworks that are directly embedded within PFM systems, budget tagging and public development bank lending. These public frameworks operate alongside separate or voluntary sustainable finance taxonomies used independently within private capital markets.

²⁴ Brazil, Mexico and Rwanda.

44. The submissions indicate that international bilateral and multilateral channels support countries receiving climate finance, national designated authorities and DAEs in developing and adopting CBT that integrates gender-disaggregated data and gender criteria, thereby underpinning country-level investment pipelines, and thus supporting the enhancement of GRB into a standard operational requirement for sustainable, inclusive climate finance.

D. National climate funds

45. The submissions indicate an ongoing shift from using central PFM systems and macro-level GRB solely for climate financing to an expanding array and application of gender-responsive approaches in established national climate funds and implementation of their projects. By integrating gender-responsive approaches and criteria into fund governance, publicly funded project pipelines, risk-screening exercises, sovereign debt issuance processes and direct access grant facilities, national financial authorities establish the necessary foundation to deliver climate finance from national to local actors and improve social equity, and can catalyse socially equitable market-based capital.

1. Direct access mechanisms

46. The submissions note the emergence of national climate funds and DAEs, which have a critical role as public financial intermediaries in translating national climate strategies into locally led gender-responsive projects with funding that is accessible to local, vulnerable and marginalized communities. The following key components are highlighted in the submissions as demonstrating the progressive shift that direct access mechanisms are making in delivering gender-responsive climate finance.

(a) Integrated fund governance and technical vetting

47. Some submissions demonstrate Parties' experience of initiating integration of gender and social equity into the governance of national climate funds, including by establishing gender units and technical project evaluation committees that include gender specialists. Mandating seats for national gender experts and marginalized community representatives as part of climate governance mechanisms is detailed in the submissions as a means of ensuring that social inclusion criteria are met and inclusive approaches are implemented throughout a project cycle from planning to appraisal of technical proposals.

48. National climate funds are using gender and vulnerability assessments to evaluate project designs as part of technical vetting processes before approval for funding. In some cases, the gender machinery independently validates these assessments, for the purpose of strengthening the targeting of public funding to projects that will have high-impact, gender-responsive outcomes in the areas of, for example, adaptation, livelihood protection, care infrastructure, the safeguarding of human rights and the participation of women.

(b) Institutional accreditation and safeguards

49. National development banks and DAEs are creating or updating institutional frameworks to meet international fund standards, including by strengthening fiduciary protocols, environmental and social management systems, and human rights safeguards.²⁵ Furthermore, those entities are adopting exclusion policies that prohibit capital allocation to projects or companies associated with gender or racial discrimination, harassment, land dispossession or environmental violations.

50. The submissions highlight the opportunity to enhance gender guidance for international finance mechanisms to enable them to further support country-driven and gender-responsive climate action. While current accreditation and safeguard frameworks are seen as useful in establishing baselines for integrating gender and social equity, some submissions also highlight room to strengthen international technical support and guidance for gender-responsive approaches and methodologies, which could empower national

²⁵ The submissions include examples from Brazil, Chile, Colombia, Guatemala and South Africa.

development banks and DAEs to design, adapt and scale up their own gender-responsive funding pathways that reflect national priorities.

(c) Participatory project planning and accessible funding windows

51. The submissions highlight the importance of participatory planning processes under national climate funds as well as other national climate financing modalities, directly empowering people and communities in vulnerable situations in climate decision-making. By applying consultative and collaborative project planning and design phases, through use of FPIC frameworks and benefit-sharing mechanisms targeting funds to women, especially from Indigenous Peoples and local communities, these funds and financing mechanisms aim to ensure that resources can be directly accessed and managed by these groups and communities, thereby strengthening inclusive local governance, environmental integrity and equitable outcomes.

2. Sovereign debt instruments and public capital

52. The submissions note that national climate funds, treasuries and national development banks are building on domestic CBT frameworks to extend sustainable finance taxonomies to sovereign capital markets in order to take into account the gender-differentiated impacts of climate change while improving socioeconomic equity, with notable experience shared in some submissions of implementing the following financial instruments.

(a) Taxonomies for capital allocation

53. Socially integrated sustainable finance and green taxonomies with binding eligibility filters have been established and are documented in the submissions as guiding national development bank lending, climate risk-management protocols and verification of gender equality disclosures. The submissions share that taxonomies vary in terms of gender and socioeconomic considerations but indicate that the indices are used to evaluate organizations and their project proposals against a set of quantitative and qualitative indicators covering gender equity, and in Brazil's experience racial equity, across different regional and territorial contexts. These national taxonomies enable debt-management systems to consider how projects and organizations will contribute to reducing social inequities as part of climate finance.

(b) Sovereign and subsovereign thematic bonds

54. Public authorities are pioneering innovative debt issuance processes by considering gender and socioeconomic criteria when setting environmental targets, while some countries²⁶ focus on gender equality as a primary objective in bond issuance. The submissions include examples such as issuing sovereign gender bonds incorporating sustainability principles, integrating gender criteria into bond issuance for green and blue publicly funded projects, updating sovereign sustainability-linked bond frameworks with social indicators focused on increasing female participation and leadership, and issuing social bonds through national development banks to provide capital to entities targeting microfinance for women entrepreneurs.

(c) Reimbursable public development lending

55. The submissions note that national climate funds operating through national development banks deploy reimbursable financing windows by providing wholesale concessional credit to commercial banks, microfinance institutions and local financial intermediaries at reduced rates, while being guided in their operations by cross-cutting equity strategies. These windows expand access to capital under highly favourable terms for community- and women-led investments, including low interest rates, extended grace periods and flexible repayment schedules. The submissions also note that equity monitoring indicators for national loan portfolios ensure that public lending pathways safeguard gender equality and human rights, aimed at creating accessible channels of finance for women, while resourcing productive sector initiatives such as those relating to resilient infrastructure,

²⁶ Chile, Iceland and Nicaragua.

climate-smart agriculture, off-grid clean energy, green microenterprises, waste and circular economy, and community management of forests and the local bioeconomy.

E. Direct access

56. The submissions indicate that PFM instruments and direct access modalities play a crucial role in connecting national and subnational budget systems with community-level gender-responsive climate finance. The instruments and modalities are being expanded to support local innovation in projects addressing gender-differentiated preparation for, impacts of and resilience to climate change.²⁷ Innovative gender-responsive direct access pathways that are described in the submissions highlight prioritizing principles of inclusive access, locally led management and benefit-sharing across thematic areas, which are less mainstream in climate financing.

1. Decentralized regranting mechanisms for local stewardship and land rights

57. Direct access to grant-based finance is viewed as supporting fair, equitable climate action and as an important component of gender-responsive climate finance. The submissions indicate that bilateral donors, philanthropic organizations and national entities increasingly make use of civil society organizations, feminist funds and fiscal sponsors as financial intermediaries to support locally led and community-based organizations in accessing climate finance. Through these intermediaries, decentralized regranting mechanisms disburse, using simplified administrative processes, flexible and core funding through multi-year micro- to medium-sized grants²⁸ and microawards directly to unregistered, informal grass-roots and community-based organizations and networks, environmental defenders and land stewards, ensuring finance reaches groups and communities directly affected by climate change and taking climate action. The submissions identify this pathway as critical to addressing barriers to accessing finance that historically exclude certain groups and communities.²⁹ In this context, some submissions note that securing human rights, women's legal land tenure and resource rights has historically been an operational prerequisite for women's and marginalized groups to access climate finance. Dedicated direct access and regranting mechanisms are delivering resources to support these efforts.

2. Territorial governance

58. The submissions include examples³⁰ of how national direct access mechanisms and challenge funds can be used to provide financial resources to support territorial governance and women's land rights to enable equitable climate action. National direct access models for forestry funding are administered with oversight by Indigenous Peoples representatives, including Indigenous women, with structures for strengthening territorial governance, and women's leadership and access to funding, specifically to protect traditional territories and build local resilience. These direct access mechanisms, including national climate innovation laboratories, establish evaluation processes for awards to include gender equality criteria to further empower local and rural women and women-led enterprises, and territorial rights holders to be recognized and enable their access to financing through these mechanisms.

²⁷ Grant-based funding support covers a broad range of interventions and projects, including participatory climate and community resilience mapping, research, and loss and damage framework development. Entrepreneurship innovation grants direct investments to areas such as agroecological livelihoods, legal land tenure security, recovery from loss and damage, care economy infrastructure and SRHR, as well as to capacity-building for local and community-based organizations.

²⁸ These funds are designed to accommodate the circumstances, needs and priorities of the recipient organizations, particularly in relation to use of funds, implementation methods and reporting mechanisms.

²⁹ The submissions refer to people of African descent (such as the Quilombola) and to Indigenous, landless, and two-spirit, lesbian, gay, bisexual, transgender, queer and questioning, intersex, asexual, and other sexually and gender-diverse communities as being historically excluded, invisible from or underserved in accessing finance.

³⁰ From Chile, Colombia, Costa Rica, Panama, Peru and the Philippines.

3. Finance frameworks including human-centric thematic areas, addressing loss and damage and gender-responsive just transition

59. The submissions cite examples of targeted public allocations being expanded to fund climate initiatives focused on underlying gender inequality in human-centric thematic areas such as health, SRHR, bodily autonomy, the care economy and education. The submissions highlight that, to address structural deficits in disaster recovery, multilateral and national entities are developing socially equitable loss and damage frameworks under which direct access, non-reimbursable recovery funds are directed to people and communities in vulnerable situations. Furthermore, under just transition frameworks, simplified grant windows are being established, and highly concessional, non-commercial capital is being extended to MSMEs led by women, minority groups and gender-diverse people to support local green innovation projects without inducing debt distress.

F. Private and blended finance

60. The submissions underscore that establishing strong gender-responsive foundations in PFM and providing pathways to accessing grant-based and highly concessional finance is a prerequisite for gender-responsive climate finance provided by the private sector. While grants shield people and groups in vulnerable situations from debt distress, the submissions regard blended finance and private capital mobilization as important climate finance mechanisms, highlighting the importance of taking gender considerations into account in their design and implementation. However, private sector engagement in climate finance is largely underpinned by public funding institutions and solid national PFM that can be connected to private capital to leverage public resources as catalytic capital.

61. Some submissions indicate that blended finance structures are being expanded to 'crowd in' commercial investment while capital flows are being aligned with gender-responsiveness and equity objectives. To close early-stage financing gaps, a range of market-based instruments for concessional finance and patient capital is being deployed across the enterprise life cycle, seen as requiring rigorous governance, standardized gender metrics and explicit gender and equity safeguards to prevent performative gender equality inputs and ensure that investments deliver verifiable gender equality and climate impacts.

1. Operational mechanisms

(a) Concessional de-risking and anchor investment

62. Multilateral climate funds and MDBs act as anchor investors, deploying concessional first-loss capital, guarantees, subordinated debt, and seed funding and start-up facilities for early-stage innovation. All these instruments provide proof-of-concept for proposed gender-responsive solutions and absorb initial commercial risks, incentivizing private investment in women-led or gender-inclusive businesses operating in climate-relevant areas such as climate-resilient agriculture, off-grid renewables and community infrastructure.

(b) Gender-lens investing with flexible and patient capital

63. Gender-lens investing is viewed in the submissions as the allocation of private, blended and public capital by impact investors, development institutions and financial intermediaries for the purpose of improving gender equality, social inclusion and women's empowerment to drive climate resilience. It seeks to systematically embed standardized gender assessments, criteria, metrics and accountability frameworks in the investment cycle and to deploy start-up capital (including seed funding and catalytic microequity) and tailored debt financing to women-led or gender-focused MSMEs. By applying revenue-sharing microequity models and providing patient capital (characterized by longer grace periods, lower return expectations and flexible repayment schedules), gender-lens investors expand access to early-stage capital by these enterprises and innovators without burdening them with high-cost debt or rigid collateral requirements.

(c) Challenge funds and performance-based financing

64. The submissions indicate that bilateral agencies and impact investors use climate challenge facilities and performance-based financing that applies gender metrics to engage and finance underserved markets and women-led or gender-focused MSMEs to ‘crowd in’ private capital while absorbing early-stage market risks. Grant matching, the writing off of repayable capital on structural market failures, and borrower reward incentives are tied directly to independent verification of both climate outcomes (e.g. off-grid clean energy or climate-resilient agriculture) and performance against gender metrics (e.g. women’s representation in leadership positions, women’s access to productive assets and resilient infrastructure providing service continuity).

(d) Market standards, corporate disclosures and sustainable finance taxonomies

65. The submissions show that some institutional lenders design and embed standardized frameworks with gender metrics in lending covenants, side letters, corporate disclosures, sustainable finance taxonomies and environmental and social management systems, going beyond voluntary requirements to be compliant on environmental, social and governance reporting. Examples are presented of institutions issuing sustainability-linked bonds featuring coupon step-ups or -downs for adjusting interest rates against verifiable, comparable social accountability indicators, including gender diversity, equal pay and community resilience. Standardizing and integrating these gender tools into the private finance architecture can establish a binding baseline for gender-responsiveness, compelling private actors to demonstrate how their funded projects deliver verifiable social equity improvements and protect people and groups in vulnerable situations.

2. Structural limitations

66. While private and blended finance presents an opportunity to scale up capital, some submissions note that the risks of market-based approaches can generate negative impacts that are felt disproportionately by women. A primary concern is reliance on loan-based and commercial credit instruments. Commercial microcredit and non-concessional debt instruments shift the financial risk from climate adaptation onto individual women and low-income households in pre-existing precarious financial circumstances. Following climate-driven disasters, women and low-income microborrowers may face heightened repayment pressure while simultaneously confronting structural barriers limiting their capacity for disaster recovery.

67. Additionally, market-driven finance models are seen as frequently exhibiting shallow integration of gender considerations and not sufficiently addressing the structural drivers of gender inequality.

G. Capacity-building

68. The submissions indicate that capacity-building and technical assistance are viewed as integral for ensuring that all climate finance flows are gender-responsive. Examples are presented of ongoing structured capacity-building and technical assistance for applying gender-responsive approaches in relation to PFM, direct access, and private and blended modalities, and some submissions highlight opportunities to build capacity across stakeholders to provide and mobilize gender-responsive climate finance as essential.

1. Public sector institutionalization of gender-responsive budgeting

69. The submissions emphasize that the sustainability of gender-responsive climate finance depends on the capacity of the public sector to conduct and institutionalize GRB. They point to the gender machineries serving as a source of gender expertise in this regard, noting that they could provide central governments with capacity-building in mainstreaming gender in climate policy, programming and financing, using gender tools, and applying gender expertise in project analyses, reviews and evaluations.

70. The importance of building gender expertise into all national financial planning and policymaking processes is stressed in the submissions, which reference examples such as providing analytical toolkits and training budget officers and other relevant staff in line ministries, climate finance units, parliamentary oversight bodies and local authorities to use them to conduct ex ante gender assessments and vulnerability mapping. Concrete activities are described, such as training on integrating equity indicators across financial tools and conducting expenditure reviews for national funds, and training personnel at national development banks in using social taxonomies and gender tools.

71. The submissions underscore the importance of building capacity for gender-responsive climate finance at the subnational level, with coaching and ‘caravan’ delivery modalities seen as enabling local authorities and community networks to translate national gender and climate targets into local gender-responsive project proposals that meet national climate fund grant requirements. Gender focal points have been designated in national institutes to provide capacity-building to planning and investment officers on gender and equity issues and application of tools, and agricultural extension officers have been equipped with knowledge and tools for directing public investments towards women in rural communities.

72. Despite evidence that GRB is being implemented more broadly in national PFM, with submissions detailing capacity-building efforts in this regard, the submissions note that a divide between awareness and action persists, and GRB-related capacity-building has in some cases been integrated into administrative procedures without resulting in equitable resource reallocation or gender-responsive climate outcomes. Continuous training programmes and standardized guidelines have been and can continue to be established to move beyond awareness-raising and training in relation to budget tagging towards building entrenched institutional capacity for setting regulatory mandates, coordinating across ministries, and developing subnational proposals and grants for strengthening gender equality outcomes, and evaluating their social impacts.

2. Direct access finance and inclusive approaches to account for multidimensional factors

73. The submissions emphasize that building capacity to directly access finance should couple strengthening the institutional safeguards of national DAEs with enhancing the operational capabilities of community-based, women’s and Indigenous Peoples’ organizations. The capacity-building provided to DAEs focuses on supporting operationalization of environmental and social management systems, including training staff in conducting gender-responsive impact assessments and establishing survivor-centred grievance redress mechanisms, both of which are necessary for accreditation by international funds.

74. The submissions indicate that capacity-building to enhance operational capabilities at the grass-roots level includes grant-writing practice, technical coaching related to legal literacy in land titling and customary rights advocacy, and legal literacy and joint registration workshops in agriculture and forestry programmes, leading to legal and administrative empowerment. The submissions from non-Party stakeholders indicate from experience that capacity-building is equipping local groups with practical competencies, including in navigating complex fund application processes, satisfying fiduciary standards, strengthening internal financial controls and developing project proposals. Local capacity-building initiatives often apply a multidimensional lens for participation and explicitly target women and vulnerable communities to learn about new issues, skills and use of methodologies. The submissions underscore the need for capacity-building to respond to the diverse needs and experience of these groups to facilitate more direct, inclusive and gender-responsive access to climate finance, with some submissions emphasizing the importance of the concept of justice for women and vulnerable people and groups in climate finance.

3. Technical assistance in private and blended finance

75. The submissions indicate that private finance providers deploy dual supply- and demand-side technical assistance, training investment officers in assessing GESI-related

risks and structuring inclusive credit products while providing women-led MSMEs with support in financial literacy, pilot project validation and business acceleration.

4. Available resources for capacity-building

(a) Technical assistance mechanisms under public climate funds

76. The submissions highlight the technical assistance available under the international climate finance architecture, such as the Adaptation Fund Readiness Programme and the Green Climate Fund Readiness and Preparatory Support Programme and Project Preparation Facility, supporting institutional readiness for gender and equity integration into country portfolios and project pipelines.

(b) Local women's and human rights groups

77. The submissions also highlight that local women's groups and organizations and women environmental defenders, who possess deep contextual expertise on local political economies, the environment and adaptation strategies, can provide capacity-building to respective groups on how to meaningfully engage in and navigate the climate finance landscape. Drawing on their lived experience and contextual expertise in providing such capacity-building can remove their historical invisibility and ensure that financing mechanisms and project designs are grounded in the distinct, self-determined needs of the groups rather than top-down assumptions.

(c) Knowledge products and toolkits

78. The submissions acknowledge that an extensive body of open-access resources related to gender-responsive climate finance is hosted on international climate fund and civil society organization platforms, serving as an evidence base and offering detailed methodologies and tools for, and guidance documents and reports on, gender assessments, GRB, CBT, socially integrated finance taxonomies, and monitoring frameworks tailored to diverse funding modalities.³¹

5. Capacity-building needs

79. Some submissions point to the need for long-term gender-responsive capacity-building across all climate finance modalities, with some highlighting this as being particularly necessary in the context of equitable delivery of the NCQG, ensuring gender as a financing condition. This would involve ongoing, country-owned capacity-building for all stages of climate finance decision-making, with national and subnational delivery.

80. The submissions identify the following opportunities for strengthening capacity-building to ensure the robust integration of gender-responsiveness into the climate finance architecture:

(a) Shifting away from conducting ad hoc workshops with trainees lacking skills and confidence to implement gender-responsive approaches towards continual institutional capacity-building in central ministries, national and local finance institutions and universities;

(b) Strengthening technical capacity for collecting, analysing and applying the gender- and age-disaggregated data essential for accurate climate risk modelling, resource targeting and tracking equitable progress towards the NCQG;

(c) Decentralizing capacity-building to be more widely led by local gender experts, territorial rights holders and community organizations, thus ensuring that project design reflects community-defined needs and respects local governance structures;

(d) Deploying grants for technical assistance alongside expanding all modalities of climate finance, ensuring regulators and financial intermediaries, as well as Indigenous Peoples, local communities, women, rural women and community-based organizations, are

³¹ See <https://unfccc.int/topics/gender/climate-finance-and-gender-key-resources> for a compilation of resources noted in the submissions.

equipped with financial management skills, tools and resources to scale up their access to and management of climate finance and project pipelines in tandem.

III. Recommendations

81. The submissions outline opportunities for gender mainstreaming and targeted approaches to achieving gender-responsiveness in climate finance in order to strengthen the channelling of financial resources, and ensure that the provision and mobilization of finance aligns with enhancing gender equality and opportunities for all women and girls, including Indigenous women, women from local communities, migrant women, women with disabilities, women smallholder farmers, and women from rural and remote communities. The recommendations in this regard are to:

- (a) Institutionalize PFM and GRB by:
 - (i) Embedding equity principles in PFM systems and formulating legally binding statutory and budget-specific mandates that require national budgets to be accompanied by ex ante gender impact assessments, gender budget statements and attribution tools to establish gender and social equity as a core quality criterion across public climate portfolios;
 - (ii) Ensuring that finance ministries work alongside environment ministries to (1) link GRB with CBT systems and sustainable finance taxonomies, (2) establish formal protocols for engagement with gender machineries to deploy dual-tagging mechanisms that project and track how the allocation of climate finance simultaneously improves climate resilience, environmental sustainability and gender equality and (3) implement effective mechanisms to trace how climate finance contributes to reducing gender inequalities and strengthening women's capacity for climate policymaking and action;
 - (iii) Integrating gender criteria and approaches into PFM of climate finance in parallel with vulnerability-weighted allocations, service continuity indicators and public-private partnership disclosures across sectors in order to align public and blended finance with equity targets and inform decisions on resource allocation and climate-resilient investments;
- (b) Scale up direct access mechanisms and equitable grant-based finance by:
 - (i) Increasing access to and amount of grant-based funding from international climate funds, bilateral donors and MDBs prioritizing grants and highly concessional financial instruments and mechanisms in order to preserve State fiscal space and protect low-income households and women from over-indebtedness;
 - (ii) Expanding the provision and mobilization of climate finance through grants and non-repayable transfers for sectors that are relevant to addressing adaptation, loss and damage, and just transition in a gender-responsive manner;
 - (iii) Addressing administrative, technical and fiduciary accreditation barriers by prioritizing women, community-based organizations and groups historically excluded from accessing finance to be able to directly access climate finance, in alignment with the NCQG and international fund architectures;
 - (iv) Establishing decentralized subnational funding windows, pooled intermediary financial facilities, flexible regranteeing mechanisms and unrestricted, multi-year core operational funding for community-based organizations while securing women's rights, including rights related to land tenure, in order to improve the equitable channelling of financial resources, including to women environmental defenders and women engaging in climate action at all levels;
- (c) Enhance climate finance effectiveness by:
 - (i) Collecting, analysing and applying gender-disaggregated data that take into account the multidimensional factors of gender-differentiated climate impacts and opportunities to optimize climate finance flows by strengthening the capacity of the

State and public and private financial institutions to make informed financial decisions;

(ii) Establishing both centralized and community-led systems to monitor how financial resources are channelled, which are to include the tracking of sector-specific allocations, indirect losses and concrete socioeconomic outcomes;

(iii) Ensuring that central financial authorities, national development banks, multilateral climate funds and public and private financial intermediaries co-design, with gender and climate experts, cross-cutting standardized gender and market-benchmark equity indices for sovereign debt management, thematic bond frameworks and corporate lending covenants with binding rights-based non-discrimination clauses and integrity safeguards to ensure substantive, verifiable, socially beneficial and gender-responsive outcomes across public and private project portfolios;

(d) Embed capacity-building and inclusive climate governance in funded initiatives by:

(i) Ensuring that institutions shift from providing ad hoc training towards facilitating sustained institutional capacity-building for national stakeholders to implement gender-responsive approaches, and that budget officers, investment officers and financial oversight managers are equipped to operationalize GRB, integrated CBT, risk screening and gender equality impact evaluation;

(ii) Resourcing national gender machineries, including national gender and climate change focal points, other relevant focal points and units with mandates to assess and evaluate climate project pipelines;

(iii) Establishing statutory parity criteria and advisory seats for women and gender specialists in climate governance bodies, alongside co-designing benefit-sharing mechanisms to guarantee that national and local women's organizations, Indigenous women, civil society organizations and networks can lead decision-making processes, provide capacity-building and shape climate finance flows.
